

MONEY SMART WEEK[®]

APRIL 23–30, 2016 | M I C H I G A N



The Michigan Department of Insurance and Financial Services (DIFS) is partnering with community groups and organizations to provide free financial education in the following Michigan communities during Money Smart Week. To register to attend any of these presentations, please contact the host organizations listed below.

Saturday, April 23 (Bloomfield Hills)

9:00 a.m. – 12:00 p.m.

Run for the Money! 5k Run-Walk & Youth 100 Yard Dash!



Details: Family-friendly 5k and youth 100 yard dash will begin on the track at Bloomfield Hills High School. Register at www.michiganecon.org. Games and info!

Hosted by: Michigan Council on Economic Education

Where: Bloomfield Hills High School, 4200 Andover Road, Bloomfield Hills, MI

Contact: Derek D'Angelo, President

Phone: 248.939.4995

Monday, April 25 (Troy)

9:30 a.m. - 11:30 a.m.

Scam Alert: Don't Get Hijacked by Technology!

Presenter: Lisa Ross, Consumer Outreach Coordinator



Details: With the news of recent data breaches at Target, Home Depot, Lowes, Staples, the White House and Sony, the need to protect one's personal information in this digital age is becoming more crucial. Whether you are using a credit/debit card when making an in-store purchase or shopping online; or using a computer or smartphone when corresponding via email or on social media, consumers need to be aware of the potential dangers of online threats and data breaches.

In this presentation, you will learn how scammers are adding a new twist to old schemes by using sophisticated technology to get people to send money or give out personal information. Resource materials and tips provided.

Hosted by: Oakland County Michigan Works!

Where: Michigan Works Troy, 550 Stephenson Hwy., Suite 300, Troy, MI 48083

RSVP Contact: Sarah Kropinski

Phone: 248.823.5112

Email: skropinski@troy.k12.mi.us

Monday, April 25 (Novi)

1:30 p.m. - 3:30 p.m.

Scam Alert: Don't Be a Victim. Protect Your Money and Identity!

Presenter: Lisa Ross, Consumer Outreach Coordinator



Details: This presentation is designed to make consumers aware of the various identity theft and financial scams that are plaguing our communities. With the news of recent data breaches at stores like Target, the need to protect one's personal information in this digital age is becoming more crucial. When making an in-store purchase or shopping online; or using a computer or smartphone when corresponding via email or on social media, consumers also need to be aware of the potential dangers of online threats and data breaches.

In this presentation, you will learn how scammers are adding a new twist to old schemes by using sophisticated technology to get people to send money or give out personal information. Resource materials provided.

Hosted by: Oakland County Michigan Works!

Where: Novi Career Center, 31186 Beck Road, Novi, MI 48377

RSVP Contact: Mona Diegel

Phone: 248.926.1820 ext. 24

Email: mdiegel@goodwilldetroit.org

Tuesday, April 26 (Highland)

9:30 a.m. - 11:30 a.m.

Challenging Errors in Your Credit Report

Presenter: Lisa Ross, Consumer Outreach Coordinator



Details: This presentation defines the credit report, how information is reported, and your rights as a consumer. You will find out how, when and why you should review your credit report. A step-by-step review of how to dispute errors in your credit report will also be provided.

Hosted by: Oakland County Michigan Works!

Where: Highland Career Ctr., 2218 S. Milford Rd., Highland, MI 48329

RSVP Contact: Shanell Shelby

Phone: 248.889.0410

Email: sshelby@goodwilldetroit.org

Tuesday, April 26 (Highland)

1:30 p.m. - 3:30 p.m.

Are You Drowning in Debt?

Presenters: Lisa Ross, DIFS; and Lashawn Brown, MSU Extension



Details: Having trouble paying your bills? Are debt collectors calling you? Are you worried about losing your home or your car? You're not alone. Many people will face a financial crisis at some point in their lives. Whether the crisis is caused by a personal or family illness, the loss of a job, or simple overspending, it can seem overwhelming. But often, it can be overcome. Don't let your financial situation go from bad to worse. Learn how to face your debt head on and develop a spending plan so you can be ahead of the game. In this presentation, you will learn the difference between a debt management company and an individual or company that offers credit counseling, understand your rights when dealing with debt collectors, and how to recognize advertisements that pitch the promise of debt relief but actually may be spelled S-C-A-M! Additionally, you will learn the basics of developing a spending plan. Resource materials and tips provided.

Hosted by: Oakland County Michigan Works!

Where: Highland Career Center, 2218 S. Milford Road, Highland, MI 48329

RSVP Contact: Shanell Shelby

Phone: 248.889.0410

Email: sshelby@goodwilldetroit.org

Tuesday, April 26 (Oxford)

6:30 p.m. - 7:30 p.m.

Are You Drowning in Debt?

Presenters: Lisa Ross, DIFS; and Lashawn Brown, MSU Extension



Details: Having trouble paying your bills? Are debt collectors calling you? Are you worried about losing your home or your car? You're not alone. Many people will face a financial crisis at some point in their lives. Whether the crisis is caused by a personal or family illness, the loss of a job, or simple overspending, it can seem overwhelming. But often, it can be overcome. Don't let your financial situation go from bad to worse. Learn how to face your debt head on and develop a spending plan so you can be ahead of the game. In this presentation, you will learn the difference between a debt management company and an individual or company that offers credit counseling, understand your rights when dealing with debt collectors, and how to recognize advertisements that pitch the promise of debt relief but actually may be spelled S-C-A-M! Additionally, you will learn the basics of developing a spending plan. Resource materials and tips provided.

Hosted by: Oxford Public Library

Where: 530 Pontiac Road, Oxford MI 48371

RSVP Contact: Sandy Gilmore

Phone: 248.628.3034

Email: sgilmore@oxford.lib.mi.us

Wednesday, April 27 (Southfield)

9:30 a.m. - 11:30 a.m.

Scam Alert: Don't Be a Victim. Protect Your Money and Identity!

Presenter: Lisa Ross, Consumer Outreach Coordinator



Details: This presentation is designed to make consumers aware of the various identity theft and financial scams that are plaguing our communities. With the news of recent data breaches at stores like Target, the need to protect one's personal information in this digital age is becoming more crucial. When making an in-store purchase or shopping online; or using a computer or smartphone when corresponding via email or on social media, consumers also need to be aware of the potential dangers of online threats and data breaches.

In this presentation, you will learn how scammers are adding a new twist to old schemes by using sophisticated technology to get people to send money or give out personal information. Resource materials provided.

Hosted by: Oakland County Michigan Works!

Where: Southfield Career Center, 21030 Indian Street, Southfield, MI 48033

RSVP Contact: Holly Bergstrom

Phone: 248.796.4589

Email: hbergstrom@cityofsouthfield.com

Wednesday, April 27 (Detroit)

6:00 p.m. - 7:00 p.m.

Health Insurance: What to Do When Things Go Wrong

Presenter: Karin Gyger, Affordable Care Act Ombudsman



Details: This presentation explains what to do when your insurance does not pay an expected medical claim, what to do when you have a dispute with your insurance company; and will explain the complaint and appeal processes available to Michigan consumers through the Michigan Department of Insurance and Financial Services.

Hosted by: The Detroit Public Library – Parkman Branch

Where: 1766 Oakman Blvd., Detroit, MI 48238

RSVP Contact: Annette Stocks, Assistant Manager

Phone: 313.481.1810

Email: Astock@detroitpubliclibrary.org

Wednesday, April 27 (Fraser)

6:00 p.m. - 7:00 p.m.

Scam Alert: Don't Be a Victim. Protect Your Money and Identity!

Presenter: Lisa Ross, Consumer Outreach Coordinator



Details: This presentation is designed to make consumers aware of the various identity theft and financial scams that are plaguing our communities. With the news of recent data breaches at stores like Target, the need to protect one's personal information in this digital age is becoming more crucial. When making an in-store purchase or shopping online; or using a computer or smartphone when corresponding via email or on social media, consumers also need to be aware of the potential dangers of online threats and data breaches.

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Hosted by: Fraser Public Library

Where: 16330 E 14 Mile Rd, Fraser, MI 48026

RSVP Contact: Elissa Zimmer, Youth Services Librarian

Phone: 586.293.2055

Email: elissaz@micityoffraser.com

Thursday, April 28 (Petoskey)

5:30 p.m. - 6:30 p.m.

Are You Drowning in Debt?

Presenters: Lisa Ross, DIFS; and Scott Matteson, MSU Extension



Details: Having trouble paying your bills? Are debt collectors calling you? Are you worried about losing your home or your car? You're not alone. Many people will face a financial crisis at some point in their lives. Whether the crisis is caused by a personal or family illness, the loss of a job, or simple overspending, it can seem overwhelming. But often, it can be overcome. Don't let your financial situation go from bad to worse. Learn how to face your debt head on and develop a spending plan so you can be ahead of the game. In this presentation, you will learn the difference between a debt management company and an individual or company that offers credit counseling, understand your

rights when dealing with debt collectors, and how to recognize advertisements that pitch the promise of debt relief but actually may be spelled S-C-A-M! Additionally, you will learn the basics of developing a spending plan. Resource materials and tips provided.

Hosted by: Petoskey District Library

Where: 50 East Mitchell Street, Petoskey MI 49770

RSVP Contact: Drew Cherven, Reference Services

Phone: 231.758.3114

Email: dcherven@petoskeylibrary.org

Friday, April 29 (Waterford)

9:30 a.m. - 11:30 a.m.

Scam Alert: Don't Be a Victim. Protect Your Money and Identity!

Presenter: Lisa Ross, Consumer Outreach Coordinator



Details: This presentation is designed to make consumers aware of the various identity theft and financial scams that are plaguing our communities. With the news of recent data breaches at stores like Target, the need to protect one's personal information in this digital age is becoming more crucial. When making an in-store purchase or shopping online; or using a computer or smartphone when corresponding via email or on social media, consumers also need to be aware of the potential dangers of online threats and data breaches.

In this presentation, you will learn how scammers are adding a new twist to old schemes by using sophisticated technology to get people to send money or give out personal information. Resource materials provided.

Hosted by: Oakland County Michigan Works!

Where: Michigan Works Waterford, 4241 Steffens, Waterford, MI 48329

RSVP Contact: Cathy Sanchez

Phone: 248.682.8740

Email: sanchezc01@wsdmi.org

Friday, April 29 (River Rouge)

7:00 p.m. - 9:00 p.m.

Are You Drowning in Debt?

Presenters: Lisa Ross, DIFS



Details: Having trouble paying your bills? Are debt collectors calling you? Are you worried about losing your home or your car? You're not alone. Many people will face a financial crisis at some point in their lives. Whether the crisis is caused by a personal or family illness, the loss of a job, or simple overspending, it can seem overwhelming. But often, it can be overcome. Don't let your financial situation go from bad to worse. Learn how to face your debt head on and develop a spending plan so you can be ahead of the game. In this presentation, you will learn the difference between a debt management company and an individual or company that offers credit counseling, understand your

rights when dealing with debt collectors, and how to recognize advertisements that pitch the promise of debt relief but actually may be spelled S-C-A-M! Additionally, you will learn the basics of developing a spending plan. Resource materials and tips provided.

Hosted by: True Covenant Church

Where: 200 Genesee St., River Rouge, Michigan, 48218

RSVP Contact: Verna Ginyard

Phone: (313) 418-3294

Email: Ladyverna94@yahoo.com

Saturday, April 30 (Detroit)

3:00 p.m. - 4:00 p.m.

Seniors and Identity Theft

Presenter: Lisa Ross, Consumer Outreach Coordinator



Details: Learn about various scams targeting seniors nationwide. The goal of this presentation is to provide tips on how to spot a scam; how to prevent from becoming a victim of identity theft or other fraud-related crimes; and what to do if your identity has been stolen. Resource materials and tips provided.

Hosted by: The Detroit Public Library – Parkman Branch

Where: 1766 Oakman Blvd., Detroit, MI 48238

RSVP Contact: Annette Stocks, Assistant Manager

Phone: 313.481.1810

Email: Astock@detroitpubliclibrary.org

Effective consumer protection begins with consumer education. The Department of Insurance and Financial Services offers free educational workshops throughout the year to provide consumers with the knowledge required to make smart financial choices. For questions regarding additional workshops, contact DIFS toll-free at 877.999.6442 or email difs-ins-info@michigan.gov or visit our Website at www.michigan.gov/difs.